

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 21-14066-SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eric J. Spencer
196 Mountain Avenue
North Caldwell, NJ 07006

Social Security No.:
xxx-xx-4502

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on January 11, 2024.

On 1/20/25 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Stacey L. Meisel on:

Date: February 26, 2025
Time: 08:30 AM
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: January 21, 2025
JAN:

Jeanne Naughton
Clerk

In re:
Eric J. Spencer
Debtor

Case No. 21-14066-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 21, 2025

User: admin
Form ID: 185

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2025:

Recip ID	Recipient Name and Address
db	#+ Eric J. Spencer, 196 Mountain Avenue, North Caldwell, NJ 07006-4008
519212997	+ Ayesha Dhar, 28 Blackburne Terrace, West Orange, NJ 07052-3502
519213006	+ Krista Spencer, 732 Stephanie Drive, Caldwell, NJ 07006-4585
519213009	Mr. Cooper, P.O. Box 81860-5801, Cleveland, OH 44181
519213010	My Best Buy Credit Card Payments, P.O. Box 9001007, Louisville, KY 40290-1007

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 21 2025 23:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 21 2025 23:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 21 2025 23:28:56	Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519212998	Email/Text: creditcardbkcorrespondence@bofa.com	Jan 21 2025 23:22:00	Bank of America, PO Box 982234, El Paso, TX 79998
519255758	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jan 21 2025 23:25:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519212999	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 21 2025 23:25:00	Barclays, PO Box 8802, Wilmington, DE 19899-8802
519213000	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 21 2025 23:29:02	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
519244873	+ Email/PDF: ebn_ais@aisinfo.com	Jan 22 2025 00:07:41	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519213001	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 21 2025 23:40:05	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
519264107	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 21 2025 23:29:32	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519213002	+ Email/Text: mrdiscen@discover.com	Jan 21 2025 23:22:00	Discover, PO Box 30939, Salt Lake City, UT 84130-0939
519224891	Email/Text: mrdiscen@discover.com		

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		Jan 21 2025 23:22:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519967566	+ Email/Text: mtgbk@shellpointmtg.com	Jan 21 2025 23:23:00	Federal Home Loan Mortgage Corporation, NewRez LLC, P.O. Box 10826, Greenville, SC 29603, Federal Home Loan Mortgage Corporation, NewRez LLC 29603-0826
519967565	+ Email/Text: mtgbk@shellpointmtg.com	Jan 21 2025 23:23:00	Federal Home Loan Mortgage Corporation, NewRez LLC, P.O. Box 10826, Greenville, SC 29603-0826
519213004	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jan 21 2025 23:22:00	HSBC, PO Box 9, Buffalo, NY 14240-0009
519268860	^ MEBN	Jan 21 2025 23:11:11	HSBC Bank USA, N.A., 2929 Walden Ave C9, Attn: Business Services, Depew, NY 14043-2690
519213003	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 21 2025 23:28:36	Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
519213005	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 21 2025 23:24:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519262319	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 21 2025 23:26:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN. 56302-9617
519213007	+ Email/Text: bankruptcy@bbandt.com	Jan 21 2025 23:25:00	Lightstream, P.O. Box 117320, Atlanta, GA 30368-7320
519266929	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 21 2025 23:23:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, Bankruptcy Department, PO Box 619096, Dallas, TX 75261-9096
519982518	+ Email/Text: mtgbk@shellpointmtg.com	Jan 21 2025 23:23:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
519982519	+ Email/Text: mtgbk@shellpointmtg.com	Jan 21 2025 23:23:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, NewRez LLC, d/b/a Shellpoint Mortgage Servicing 29603-0826
519213012	Email/Text: Bankruptcy.Notices@pnc.com	Jan 21 2025 23:23:00	PNC, PO Box 3429, Pittsburgh, PA 15230
519213013	Email/Text: Bankruptcy.Notices@pnc.com	Jan 21 2025 23:23:00	PNC Bank, P.O. Box 1820, Dayton, OH 45401
519269271	Email/Text: Bankruptcy.Notices@pnc.com	Jan 21 2025 23:23:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
519253456	Email/Text: Bankruptcy.Notices@pnc.com	Jan 21 2025 23:23:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
519269092	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 21 2025 23:28:56	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
519253883	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 21 2025 23:28:32	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
519253253	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 21 2025 23:28:56	Portfolio Recovery Associates, LLC, c/o Gm, POB 41067, Norfolk VA 23541
519269090	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 21 2025 23:29:30	Portfolio Recovery Associates, LLC, c/o Paypal, POB 41067, Norfolk VA 23541
519213011	Email/Text: pcabkt@phillips-cohen.com	Jan 21 2025 23:24:00	Phillips & Cohen Associates, Mail Stop: 661, 1002 Justison Street, Wilmington, DE 19801-5148
519213014	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 21 2025 23:23:00	State of New Jersey, Division of Taxation, Bankruptcy, PO Box 245, Trenton, NJ 08695-0245
519236517	+ Email/Text: bankruptcy@bbandt.com	Jan 21 2025 23:25:00	SunTrust Bank now Truist Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
519213016	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 21 2025 23:39:48	Synchrony Bank, PO Box 965003, Orlando, FL 32896-5003

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519213015	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 22 2025 00:08:58	Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
519214898	^ MEBN	Jan 21 2025 23:10:37	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519213017	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 21 2025 23:29:29	Synchrony Bank/Paypal, PO Box 960080, Orlando, FL 32896-0080

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519213008	*+	Lightstream, PO Box 117320, Atlanta, GA 30368-7320
sp	##+	Paula L Crane, 543 Valley Road, Montclair, NJ 07043-1844

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2025 at the address(es) listed below:

Name	Email Address
Angela Nascondiglio Stein	on behalf of Debtor Eric J. Spencer astein@meyner.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jessica M. Minneci	on behalf of Debtor Eric J. Spencer jminneci@middlebrooksshapiro.com minneci.jessicab@notify.bestcase.com
Laura M. Egerman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melinda D. Middlebrooks	on behalf of Debtor Eric J. Spencer middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com
Melissa N. Licker	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mlicker@hinshawlaw.com
Sindi Mncina	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING smncina@raslg.com
Sindi Mncina	

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on behalf of Creditor Federal Home Loan Mortgage Corporation smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10